

### **REMARKS**

This is in response to the Office Action dated August 2, 2010. Claims 79-82, 85-96 are pending in the application. Claims 1-78 were previously cancelled. Claims 79-81, 85, 89-92, and 94-96 are currently amended herein. Applicants respectfully submit no new matter is added by the present amendments. Support for the present amendments is found throughout the specification as originally filed. Reconsideration of all pending claims is respectfully requested.

### **Interview Summary**

Applicants would like to thank the Examiner for the interview on January 28, 2011. Applicants discussed proposed amendments to claim 79 with the Examiner. No specific agreement as to patentability was reached.

### **Claim Objections**

The Examiner objected to claim 95 due to informalities. Applicants have amended claim 95 herein to cure such informalities and respectfully submits that amended claim 95 in proper. For at least this reason, Applicants respectfully submit that the objection to claim 95 is overcome and should be withdrawn. Reconsideration is respectfully requested.

### **Rejections Under 35 U.S.C. §103**

The Examiner rejected claims 79-82, and 85-96 under 35 U.S.C. § 103(a) as being unpatentable over Walker et al. (U.S. Patent No. 6,138,106, "Walker") in view of Scroggie et al. (U.S. Patent No. 6,014,634, "Scroggie").

Applicants have amended independent claims 79, 89, and 90 herein. As amended independent claims 79, which is representative of amended independent claims 89 and 90, recites:

79. A method for issuing and redeeming payment vouchers comprising:  
    offering prepaid vouchers for a plurality of subscriber retailers to a customer, said prepaid vouchers exchangeable by said customer for value from at least one of said subscriber retailers;  
    receiving an order from said customer for said prepaid voucher; said order specifying a selected one of said plurality of subscriber retailers and including a payment from said customer;  
    issuing said prepaid voucher in response to receiving said order and said payment from said customer, said prepaid voucher including voucher information identifying said selected one of said plurality of subscriber retailers;  
    generating a token associated with said prepaid voucher;  
    associating said token with said prepaid voucher in a database;  
    receiving a request from one of said plurality of subscriber retailers for validation of said issued prepaid voucher in response to presentment of said issued prepaid voucher from said customer to said one of said plurality of subscriber retailers, said request including said token;  
    comparing said token in said request against said token associated with said prepaid voucher in said database; and  
    validating said prepaid voucher in response to a positive result of said comparison.

Applicants respectfully submit that the rejections of claims 79-82, and 85-96 under 35 U.S.C. §103 is moot in view of Applicants' claim amendments. Specifically, the amended independent claims indicate that the subscriber retailers are not selling or validating vouchers themselves. Rather, the vouchers are issued on behalf of a subscribing retailer, sold and validated by a separate entity.

In any event, Applicants respectfully submit that Walker discloses "a system and method for generating concealed value gift certificates, and for redeeming such certificates in an interactive process with the redeemer." (Walker, col. 3, lines 47-50). According to Walker, the redeemer of the gift certificate is the person selecting the products to purchase and is not a subscriber retailer at all. Further, Walker makes no mention of "offering prepaid vouchers for a plurality of subscriber retailers to a customer, said prepaid vouchers exchangeable by said

customer for value from at least one of said subscriber retailers,” as recited in Applicants’ amended independent claim 79, which is representative of amended independent claims 89 and 90. Rather, Walker discloses a system in which a concealed value gift certificate may be purchased by a buyer, wherein the gift certificate is redeemable not by a subscriber retailer but by the entity selling the concealed value gift certificate. According to Walker, the redeemer of the concealed value gift certificate access the central computer and transmits a gift certificate code to the central computer. (See Walker, col. 8, lines 39-46). The redeemer then selects products available for purchase from a product or merchandise database associated with the central computer. (See Walker, Fig. 2, and col. 9, lines 25-59).

Further, Applicants respectfully submit that Scroggie does not cure the deficiencies of Walker. Scroggie discloses “a system for the distribution of shopper incentives and related shopping aids by means of a computer network to which customers have access at remote locations, such as in their homes.” (Scroggie, col. 5, lines 67-col. 6, lines 3). Scroggie makes no mention of prepaid vouchers or “offering prepaid vouchers for a plurality of subscriber retailers to a customer, said prepaid vouchers exchangeable by said customer for value from at least one of said subscriber retailers,” as recited in Applicants’ amended independent claim 79, which is representative of amended independent claims 89 and 90.

Since neither Walker nor Scroggie or any combination of the cited references teaches or suggests each element of the amended claims, Applicants respectfully submit that the rejections under 35 U.S.C. §103 have been overcome. Reconsideration and allowance of the amended claims is respectfully requested.

**CONCLUSION**

If any points remain an issue which the Examiner feels may be best resolved through a telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below. The Examiner is invited and encouraged to telephone the undersigned with any concerns in furtherance of the prosecution of the present application.

Please charge any deficiency as well as any other fee(s) which may become due at any time during the pendency of this application, or credit any overpayment of such fee(s) to Deposit Account No. 50-2896.

Respectfully submitted,

February 1, 2011  
Dated:

/s/JPQ/  
Joseph P. Quinn (Reg. No. 45,029)  
Customer No. 71130  
Attorney for Applicant(s)  
SEYFARTH SHAW LLP  
World Trade Center East  
Two Seaport Lane, Suite 300  
Boston, MA 02210  
Tel: 617-946-4833  
Fax: 617 946-4801  
E-mail: bosippto@seyfarth.com